



Order Filed on August 11, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for Secured Creditor BSI Financial Services  
as Servicer for U.S. Bank Trust National Association,  
as Trustee of the Cabana Series III Trust

In Re:

Ronald Louis

Debtor(s)

Case No.: 20-14433

Chapter 13

Hon. Judge:  
Michael B. Kaplan

**CONSENT ORDER RESOLVING MOTION TO VACATE STAY**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: August 11, 2020**

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: BSI Financial Services  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Robert C. Nisenson  
Property (Collateral): 999 Green Hill Boulevard, Toms River, NJ 08753

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Sale:

- The Debtor must close on the sale of the Property by September 30, 2020.

2. Cure Payments:

- Beginning on August 1, 2020, regular monthly payments shall resume in the amount of \$2,965.84, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services  
314 S. Franklin Street  
P.O. Box 517  
Titusville, PA 16354

In the event of default:

If the Debtor(s) fails to make the regular monthly payments within fifteen (15) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. If the Debtor(s) fails to close on the sale of the Property by September 30, 2020, then the Secured Creditor may file said Certification on October 1, 2020. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of \$350.00 and Attorney's Costs in the amount of \$181.00. The fees and costs are payable through the Chapter 13 Plan.

The undersigned hereby consent to the form and entry of the foregoing order.

  
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Robert C. Nisenson  
*Attorney for Debtor*

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
*Attorney for Secured Creditor*